

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

JAMES MCDONALD,

Plaintiff,

v.

ONEWEST BANK, FSB, NORTHWEST
TRUSTEE SERVICES, INC., MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS,
INC., INDYMAC BANK FSB, DOES 1-50,

Defendants.

No. C10-1952 RSL

**DECLARATION OF CHARLES
BOYLE IN SUPPORT OF
DEFENDANT ONEWEST BANK,
FSB'S PARTIAL MOTION FOR
SUMMARY JUDGMENT**

I, Charles Boyle, hereby declare:

1. I am Vice President of OneWest Bank, FSB ("OneWest"), Defendant herein.

This Declaration is made in support of Defendants' Partial Motion for Summary Judgment ("Defendants' Motion"). In the regular performance of my job functions, I am familiar with business records maintained by OneWest Bank for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by OneWest Bank. It is the regular practice of OneWest Bank's mortgage servicing business to make these records. In connection with

DECLARATION OF CHARLES BOYLE
IN SUPPORT OF ONEWEST'S PARTIAL MOTION
FOR SUMMARY JUDGMENT – PAGE 1 OF 4
CASE NO. C10-1952 RSL

**ROUTH
CRABTREE
OLSEN, P.S.**

13555 SE 36th St., Ste 300
Bellevue, WA 98006
Telephone: 425.458.2121
Facsimile: 425.458.2131

1 making this declaration, I have personally examined these business records. If called as a
2 witness, I could testify competently thereto.

3 2. OneWest has been unable to locate any information to verify that it reported
4 the account as being included in or discharged by bankruptcy at any time prior to when
5 Plaintiff actually filed bankruptcy in July 2010.

6 3. Disputes received from the Credit Reporting Agencies ("CRAs") are received
7 in electronic form through a reporting system portal. The dispute information is provided to
8 OneWest with the white data entry fields labeled "Request Data" completed. OneWest
9 verifies the information provided, and updates the information, if needed, by completing the
10 corresponding gray data fields labeled "Response Data." Upon completion of the report,
11 OneWest submits the report electronically through the reporting system portal. In order to
12 keep a copy of the report for OneWest's records, OneWest prints a copy of the completed
13 form before submitting the finalized report, which causes a "DRAFT" watermark as shown
14 in Exhibits A and B.

15 4. On or about July 16, 2010, OneWest was notified by TransUnion that
16 information reported to TransUnion by OneWest had been disputed (the "TransUnion
17 Dispute").

18 5. The TransUnion Dispute indicated that the debtor disputed OneWest's
19 reporting on the basis that the debt was "not his/hers."

20 6. The dispute instructed OneWest to "provide or confirm complete ID."

21 7. Following receipt of the TransUnion Dispute, OneWest performed an
22 investigation to verify that OneWest's records matched the following information provided
23 by TransUnion: (1) debtor's name, (2) current address, (3) previous address, (4) social
24 security number, (5) date of birth, (6) telephone number, (7) second previous address, (8) the
25 account status, (9) date account opened, (10) account balance, (11) amount past due, (12)
26 origination amount, (13) amount of scheduled payment, (14) term duration, (15) the account

DECLARATION OF CHARLES BOYLE
IN SUPPORT OF ONEWEST'S PARTIAL MOTION
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CASE NO. C10-1952 RSL

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1 type, (16) foreclosure had been initiated, and (17) the date upon which the account was last
2 reported.

3 8. OneWest's investigation found that the foregoing information as previously
4 reported to TransUnion was accurate and required no modification.

5 9. After the completion of the investigation, OneWest submitted its report.

6 10. On or about July 30, 2010, OneWest submitted its report to TransUnion
7 providing that "account information was accurate as of the date reported."

8 11. Attached hereto as Exhibit A is a copy of the report submitted to TransUnion
9 ("TransUnion Report").

10 12. On or about July 13, 2010, OneWest was notified by Equifax that information
11 reported to Equifax by OneWest had been disputed (the "Equifax Dispute").

12 13. The Equifax Dispute indicated that the debtor disputed OneWest's reporting
13 on the basis that the debt was "not his/hers."

14 14. The dispute instructed OneWest to "provide or confirm complete ID."

15 15. Following receipt of the Equifax Dispute, OneWest performed an
16 investigation to verify that OneWest's records matched the following information provided
17 by Equifax: (1) debtor's name, (2) current address, (3) previous address, (4) social security
18 number, (5) date of birth, (6) telephone number, (7) second previous address, (8) the account
19 status, (9) date account opened, (10) account balance, (11) amount past due, (12) origination
20 amount, (13) date of account information, (14) date of last payment, (15) amount of
21 scheduled payment, (16) term duration, and (17) the account type.

22 16. OneWest's investigation found that it was necessary to modify the report in
23 regard to the "past due amount" and the "date of account information."

24 17. After the completion of the investigation, OneWest submitted its report.

25 18. To that effect, on or about August 6, 2010, OneWest submitted its report to
26 Equifax. The report provided "modify account information as indicated."


DECLARATION OF CHARLES BOYLE
IN SUPPORT OF ONEWEST'S PARTIAL MOTION
FOR SUMMARY JUDGMENT – PAGE 3 OF 4
CASE NO. C10-1952 RSL

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23. Based on the Equifax Report, Plaintiff's account with OneWest is reported as: "debt included in or discharged through bankruptcy 7, 11, or 12." (emphasis added).

SIGNED this 26th day of July, 2012.


Charles Boyle, Declarant

13555 SE 36th St., Ste 300
Bellevue, WA 98006
Telephone: 425.458.2121
Facsimile: 425.458.2131

Exhibit A

Return this dispute response to: TransUnion LLC 2 Baldwin Place, Crum Lynne, PA, 19022						Date: 07-16-2010 Control #: 22303942100402003N					
FAX #:						FCRA Response Due Date: 08-08-2010					
Account Number: 1244						Response Date:					
Subscriber Code: OneWest Bank/478A001						Response Code: 01 Account information accurate as of date reported					
On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown											
Request Data						Response Data					
Name:	JAMES	BRADLEY	MCDONALD		D	Name:	James	B	McDonald		
Address: 14840 NE 119TH PL, KIRKLAND, WA, 98034					S	Address:					
Prev. Name:					U	Prev. Name:					
Prev. Address: 14500 ADMIRALTY WY H303, LYNNWOOD, WA, 98087					U	Prev. Address:					
SSN: [REDACTED]					S	SSN:					
DOB: [REDACTED]					U	DOB:					
Telephone Number: (999) 741-1492					U	Telephone Number:					
2nd Prev. Address: 9020 N HUNTER AV, KANSAS CITY, MO, 64157											
Consumer States/Comments:											
Dispute Code 1:		001: Not his/hers. Provide or confirm complete ID.									
Dispute Code 2:											
FCRA Relevant Information:											
Account Status	Pay Rate	MOP	Cond./Cumt. Status		Date Opened	Balance	Amount Past Due	High Cr. Org.	Credit Limit	Original Charge-Off Amount	
82					01-01-2007	\$389481	\$21544	\$389482			
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOFD
26		M	360	M	06-01-2010			\$2394	1		10-01-2009
Compliance Condition Code		SCC	Original Cr. Name			Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount	
		BO									
Agency ID	Sec. Marketing Agency/Account #		Mortgage ID			Actual Payment	Portfolio Indicator	Purchased from/Sold to			
02	33247945510005540										
Remarks: FORECLOSURE INITIATED										DF Contact #:	

Account History - Request												Response											
D	4	4	4	4	3	2	1	0	0	0	0	D	4	4	4	4	3	2	1	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	B	-	-	-	-	-	0	0	0	0	0	B	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1						Associated Consumer 2					
Name:						Name:					
Address:						Address:					
SSN:			DOB:			SSN:			DOB:		
Telephone Number:						Telephone Number:					
ECOA/Consumer Information Indicator: /						ECOA/Consumer Information Indicator: /					

Authorized Signature: Melissa Everhart
Date: 07-30-2010

Tel#: (800) 781-7399

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.

Exhibit B

Return this dispute response to:										Date: 07-13-2010										
Equifax										Control #: 99990194028890063										
1550 Peachtree St, Atlanta, GA, 30309																				
FAX #:										FCRA Response Due Date: 08-17-2010										
Account Number: [REDACTED] 1244										Response Date:										
Subscriber Code: OneWest Bank/168FM14220										Response Code: 02:Modify account information as indicated										
On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown																				
Request Data										Response Data										
Name:	JAMES	B	MCDONALD		S	Name:	james	b	mcdonald											
Address: 14840 119TH PL NE, KIRKLAND, WA, 98034					S	Address: 14840 119th pl ne, kirkland, WA, 98034														
Prev. Name:					U	Prev. Name:														
Prev. Address: 14500 ADMIRALTY WAY APT H303, LYNNWOOD, WA, 98087					U	Prev. Address:														
SSN: [REDACTED]					S	SSN: [REDACTED]														
DOB: [REDACTED]					U	DOB:														
Telephone Number: (425) 398-5484					U	Telephone Number:														
2 nd Prev. Address: 9020 N HUNTER AVE, KANSAS CITY, MO, 64157																				
Consumer States/Comments:																				
Dispute Code 1:					001:Not his/hers. Provide or confirm complete ID.															
Dispute Code 2:																				
FCRA Relevant Information:																				
Account Status	Pay. Rate	MOP	Cond./Cumm. Status			Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount									
84		05				01-01-2007	\$389481	\$2392	\$389482											
84						01-01-2007	\$389481	\$2392												
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOFD									
26	V	M	30	M	07-01-2010		09-01-2009	\$2394	1		10-01-2009									
26		M			08-01-2010				1		10-01-2009									
Compliance Condition Code		SCC	Original Cr. Name			Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount										
		BO																		
		BO																		
Agency ID	Sec. Marketing Agency Account #		Mortgage ID			Actual Payment		Portfolio Indicator	Purchased from/Sold to											
			100055401250492438																	
Remarks: FREDDIE MAC ACCOUNT										DF Contact #:										

Account History - Request												Response											
-	6	6	6	5	4	3	2	1	0	0	0	-	6	6	6	5	4	3	2	1	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	B	-	-	-	-	-	0	0	0	0	0	0	B	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1										Associated Consumer 2									
Name:										Name:									
Address:										Address:									
SSN:					DOB:					SSN:					DOB:				
Telephone Number:										Telephone Number:									
ECOA/Consumer Information Indicator: /										ECOA/Consumer Information Indicator: /									

Authorized Signature: Anne Willett
Date: 08-06-2010

Tel#: (800) 781-7399

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.

Exhibit C

EQUIFAX MORTGAGE SOLUTIONS

REGIONAL OFFICE: EQUIFAX MORTGAGE SOLUTIONS

6 EAST CLEMENTON RD
GIBBSBORO, NJ 08026
(877) 897-4995

(800) 678-7079

FOR: ONEWEST BANK FSB
255 W BARRANCA ST
WEST COVINA, CA 91791

Merged Infile \$3.25

204FM34740

Page 1 of 11

Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
P554F4	07/20/12	[REDACTED]	[REDACTED] 1244		07/20/12	

Repositories	Infile Date	Property Address
EFX/XPN/TUC	07/20/12	

APPLICANT
SPOUSE

JAMES B MCDONALD

Name

SSN/DOB

Current Address: 14840 119TH PLACE NE, KIRKLAND, WA 98034

Previous Address:

Previous Address:

MERGED CREDIT INFILE REPORT
SUMMARY INFORMATION

	Payments	Balances	Limits	Tradelines	30 Days	60 Days	90+ Days
Revolving	\$60	\$1,191	\$28,950	8	4	2	6
Installment	\$0	\$0	\$0	6	2	3	4
Real Estate	\$2,394	\$389,481	\$0	3	1	1	27
Collect	\$1,471	\$116,032	\$0	12	0	0	0
Other	\$0	\$0	\$0	0	0	0	0
Totals	\$3,925	\$506,704	\$28,950	29	7	6	37
Inquiries	3	Public records	3	Bankruptcies	1		
Worst Trade	17	Oldest Date	06/84	Satisfactories	12		

CREDIT SCORES

Score: [REDACTED]

Repository: Efx01

Model: Equifax BEACON

Borrower: JAMES B MCDONALD

Score Range: [REDACTED]

RBP Percentage: 2%

Factors:

- 00038 SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 00013 TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN
- 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Score: [REDACTED]

Repository: Xpn01

Model: Experian FAIR ISAAC

Borrower: JAMES B MCDONALD

Score Range: [REDACTED]

RBP Percentage: 1%

Factors:

- 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
- 08 TOO MANY INQUIRIES LAST 12 MONTHS

Score: [REDACTED]

Repository: Tuc01

Model: TransUnion FICO RISK SCORE, CLASSIC 04

Borrower: JAMES B MCDONALD

Score Range: [REDACTED]

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE					
JAMES B MCDONALD								Page 2 of 11					
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED] MARK	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised							
CREDIT SCORES													
RBP Percentage: 2% Factors: 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK OR OTHER REVOLVING ACCOUNTS 018 NUMBER OF ACCOUNTS WITH DELINQUENCY													
TRADELINES													
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS				Credit Rating
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE +30 +60 +90			
I	ONEWEST BANK [REDACTED] 1244	Efx01/Xpn01/Tuc01 07/12	01/07	\$389,482	\$389,481	\$78,059	10/09	360X\$2394	64	1	1	27	M-5
Monthly Payment: \$2,394 Late Dates: 06/12-5, 05/12-5, 04/12-5, 03/12-5, 02/12-5, 01/12-5, 12/11-5, 11/11-5, 10/11-5, 09/11-5, 08/11-5, 07/11-5, 06/11-5, 05/11-5, 04/11-5, 03/11-5, 02/11-5, 01/11-5, 12/10-5, 11/10-5, 10/10-5, 07/10-5 DISMISSED DEBT INCLUDED IN OR DISCHARGED THROUGH BANKRUPTCY 7, 11, OR 12 CURRENT ACCOUNT FREDDIE MAC ACCOUNT FORECLOSURE PROCEEDINGS STARTED FORECLOSURE PROCESS STARTED													
I	GREEN TREE [REDACTED] 575	Efx01/Xpn01/Tuc01 05/12	01/07	\$95,976	\$95,976	\$95,976	03/10	180X\$748	26				M-9
Monthly Payment: \$748 Late Dates: 06/11-9, 07/10-9 DEBT INCLUDED IN OR DISCHARGED THROUGH BANKRUPTCY 7, 11, OR 12 CURRENT ACCOUNT REAL ESTATE MORTGAGE CHARGED OFF ACCOUNT ACCOUNT CHARGED TO PROFIT AND LOSS													
I	DISCOVER FIN [REDACTED] 4059	Efx01/Xpn01/Tuc01 06/12	03/96	\$11,000	\$10,960	\$5,494	09/09	REV(\$220/MO)	99				R-9
Monthly Payment: \$220 Late Dates: 06/12-9, 05/12-9, 04/12-9, 03/12-9, 02/12-9, 01/12-9, 12/11-9, 11/11-9, 10/11-9, 09/11-9, 08/11-9, 07/11-9, 06/11-9, 05/11-9, 04/11-9, 03/11-9, 02/11-9, 01/11-9, 12/10-9, 11/10-9, 10/10-9 CURRENT ACCOUNT CREDIT CARD CHARGED OFF ACCOUNT CHARGE OFF ACCOUNT CHARGED TO PROFIT AND LOSS													
I	MEDICAL [REDACTED] 138	Efx01 02/11	11/10	\$2,218	\$2,363	\$0	07/09						O-9
Monthly Payment: \$0 OUTSTANDING BALANCE MEDICAL													

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE					
JAMES B MCDONALD								Page 3 of 11					
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED], MARK	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised							
TRADELINES													
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS				Credit Rating
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE			
I	MEDICAL [REDACTED] 563 Monthly Payment: \$0 OUTSTANDING BALANCE MEDICAL	Efx01 06/12	06/09	\$1,632	\$2,225	\$0	09/08						O-9
I	MEDICAL [REDACTED] 764 Monthly Payment: \$0 OUTSTANDING BALANCE MEDICAL	Efx01 06/12	06/09	\$1,300	\$1,773	\$0	09/08						O-9
I	BRCLYSBANKDE [REDACTED] 7829 Monthly Payment: \$56 Late Dates: 07/12-5, 06/12-4, 05/12-3, 04/12-2 ACCOUNT DELINQUENT 120 DAYS PAST DUE DATE CLOSED CREDIT CARD ACCOUNT CLOSED BY CREDIT GRANTOR	Efx01/Xpn01/Tuc01 07/12	01/03	\$500	\$729	\$163	04/12	REV(\$56/MO)	99	2	1	2	R-5
I	AFNI [REDACTED] 2371 Monthly Payment: \$0 Late Dates: 01/12-9 OUTSTANDING BALANCE ORIGINAL CREDITOR: 10 DIRECTV ORIGINAL CREDITOR: DIRECTV COLLECTION ACCOUNT COLLECTION ACCOUNT	Efx01/Xpn01/Tuc01 01/12	11/11	\$719	\$719	\$719	09/10	1X	1				I-9
I	NCO FIN/55 [REDACTED] 2477 Monthly Payment: \$0 Late Dates: 02/11-9, 01/11-9, 12/10-9, 11/10-9, 10/10-9, 09/10-9, 08/10-9, 07/10-9, 06/10-9, 05/10-9, 04/10-9 OUTSTANDING BALANCE ORIGINAL CREDITOR: MEDICAL PAYMENT DATA ORIGINAL CREDITOR: MEDICAL MEDICAL COLLECTION ACCOUNT COLLECTION ACCOUNT	Efx01/Xpn01/Tuc01 02/11	02/10	\$479	\$536	\$536	08/09	1X	11				I-9
I	DSNB MACYS [REDACTED] 7820 Monthly Payment: \$503 Late Dates: 12/10-9, 11/10-6, 10/10-5, 09/10-4, 08/10-3, 07/10-2, 05/09-2 ACCOUNT DELINQUENT 150 DAYS PAST DUE DATE	Efx01/Xpn01/Tuc01 12/10	09/05	\$503	\$503	\$503	06/10	REV(\$503/MO)	64				R-9

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE					
JAMES B MCDONALD								Page 4 of 11					
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED]	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised							
TRADELINES													
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS			Credit Rating	
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE +30 +60 +90			
	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CONSUMER CHARGE OFF ACCOUNT CLOSED BY CREDIT GRANTOR												
I	SEARS/CBNA [REDACTED] 4855	Efx01/Xpn01/Tuc01 06/12	01/07	\$400	\$462	\$462	01/10	REV(\$4/MO)	66	1	1	4	R-5
	Monthly Payment: \$4 Late Dates: 06/12-6, 05/12-9, 04/12-9, 03/12-9, 02/12-9, 01/12-9, 12/11-9, 11/11-9, 10/11-9, 09/11-9, 08/11-9, 07/11-9, 06/11-9, 05/11-9, 04/11-9, 03/11-9, 02/11-9, 01/11-9, 12/10-9, 11/10-9, 10/10-9, 09/10-9, 08/10-9, 07/10-6, 06/10-5 OPEN ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE												
I	EVERGRN PROF [REDACTED] 896	Efx01/Xpn01/Tuc01 06/09	03/09	\$496	\$456	\$456	09/08	1X	2				I-9
	Monthly Payment: \$0 Late Dates: 06/09-9, 05/09-9 OUTSTANDING BALANCE ORIGINAL CREDITOR: MEDICAL PAYMENT DATA ORIGINAL CREDITOR: MEDICAL MEDICAL COLLECTION ACCOUNT COLLECTION ACCOUNT												
I	NAR INC [REDACTED] 8964	Efx01/Xpn01/Tuc01 06/12	12/09	\$234	\$318	\$0	06/09	1X	28				I-9
	Monthly Payment: \$0 Late Dates: 05/12-9, 04/12-9, 03/12-9, 02/12-9, 01/12-9, 12/11-9, 08/11-9, 05/11-9, 04/11-9, 01/11-9, 12/10-9, 11/10-9, 09/10-9, 07/10-9, 06/10-9, 05/10-9 OUTSTANDING BALANCE ORIGINAL CREDITOR: MEDICAL PAYMENT DATA ORIGINAL CREDITOR: MEDICAL MEDICAL COLLECTION ACCOUNT COLLECTION ACCOUNT												
I	WESTCOASTADJ [REDACTED] 3281	Efx01/Tuc01 07/11	04/11	\$166	\$203	\$0	09/09						O-9
	Monthly Payment: \$0 OUTSTANDING BALANCE ORIGINAL CREDITOR: MEDICAL MEDICAL COLLECTION ACCOUNT												
	ALLIANCEONE	Xpn01/Tuc01											

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE						
JAMES B MCDONALD								Page 5 of 11						
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED] MARK	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised								
TRADELINES														
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS				Credit Rating	
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE +30	+60	+90		
I	[REDACTED] 631	03/09	09/08	\$244	\$0	\$0				5				I-9
	Monthly Payment: \$0 Late Dates: 11/08-9 PAID ORIGINAL CREDITOR: KING COUNTY ORIGINAL CREDITOR: 04 KING COUNTY PAID COLLECTION COLLECTION ACCOUNT													
I	BK OF AMER [REDACTED] 6723	Efx01/Xpn01/Tuc01 11/08	01/07	\$97,370	\$0	\$0	10/08			14	0	0	0	M-1
	Monthly Payment: \$0 ACCOUNT TRANSFERRED CURRENT ACCOUNT REAL ESTATE MORTGAGE ACCOUNT TRANSFERRED TO ANOTHER OFFICE ACCOUNT TRANSFERRED OR SOLD													
I	BK OF AMER [REDACTED] 6682	Efx01/Xpn01/Tuc01 08/10	11/02	\$500	\$0	\$0	05/08			93	1	0	0	R-1
	Monthly Payment: \$0 Late Dates: 09/07-1 CANCELLED BY CREDIT GRANTOR CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE CLOSED CREDIT CARD													
I	CITIFINANCIA [REDACTED] 1121	Tuc01 03/03	03/01	\$1,500	\$0	\$0				24	0	0	0	R-1
	Monthly Payment: \$0 CLOSED													
I	JARED [REDACTED] 8908	Efx01/Xpn01/Tuc01 03/10	02/05	\$8,022	\$0	\$0	04/07			62	0	0	0	R-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT IS INACTIVE ACCOUNT PAID CHARGE CLOSED DUE TO INACTIVITY													
I	MOR FURNITUR [REDACTED] 4428	Efx01/Xpn01/Tuc01 09/09	12/06	\$6,500	\$0	\$0	01/08			33	0	0	0	R-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT													

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE					
JAMES B MCDONALD								Page 6 of 11					
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED] MARK	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised							
TRADELINES													
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS			Credit Rating	
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE +30 +60 +90			
	ACCOUNT PAID ACCOUNT CLOSED BY CREDIT GRANTOR												
I	ONEWEST BANK [REDACTED] 1251	Efx01/Xpn01/ 08/10	01/07	\$97,370	\$0	\$0	06/07		4	0	0	0	M-1
	Monthly Payment: \$0 TRANSFERRED TO ANOTHER LENDER CURRENT ACCOUNT SECOND MORTGAGE ACCOUNT TRANSFERED TO ANOTHER OFFICE ACCOUNT TRANSFERRED OR SOLD												
I	SALLIE MAE [REDACTED] 0001	Efx01/Xpn01/Tuc01 11/07	09/93	\$2,625	\$0	\$0	11/07		97	0	0	0	I-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT PAID CLOSED STUDENT LOAN												
I	SALLIE MAE [REDACTED] 0002	Efx01/Xpn01/Tuc01 11/07	08/94	\$3,500	\$0	\$0	11/07		97	0	0	0	I-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT PAID CLOSED STUDENT LOAN												
I	SALLIE MAE [REDACTED] 0003	Efx01/Xpn01/Tuc01 11/07	08/95	\$5,500	\$0	\$0	11/07		97	0	0	0	I-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT PAID CLOSED STUDENT LOAN												
I	SALLIE MAE [REDACTED] 0004	Efx01/Xpn01/Tuc01 11/07	08/96	\$5,500	\$0	\$0	11/07		97	0	0	0	I-1
	Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT PAID CLOSED STUDENT LOAN												

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE				PAGE						
JAMES B MCDONALD								Page 7 of 11						
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED] MARK	Loan Number [REDACTED] 1244	Prepared By	Date Completed 07/20/12	Date Revised								
TRADELINES														
E C O A	Creditor Name and Account Number	Date and Method of Reporting	Date Opened	Highest Credit or Limit	Present Status		Date of Last Payment	Terms	HISTORICAL STATUS				Credit Rating	
					Balance Owing	Past Due Amount			Months Reviewed	TIMES PAST DUE +30 +60 +90				
I	WFDS/WDS [REDACTED] 2169	Efx01/Xpn01/Tuc01 12/10	05/04	\$15,741	\$0	\$0	12/10			79	2	3	4	I-4
Monthly Payment: \$0 Late Dates: 12/10-4, 11/10-4, 10/10-3, 09/10-2, 02/10-4, 01/10-3, 12/09-4, 11/09-3, 10/09-2 PAID ACCOUNT 90 DAYS PAST DUE THREE OR MORE TIMES ACCOUNT 90 DAYS PAST DUE TWO TIMES ACCOUNT PAID CLOSED AUTO														
A	CHASE [REDACTED] 8608	Xpn01 07/06	06/84	\$26,000	\$0	\$0		REV		81	0	0	0	R-1
Monthly Payment: \$0 PAID CURRENT ACCOUNT ACCOUNT CLOSED BY CONSUMER LAST PAID: 06/2005														
I	CITI/SHELL [REDACTED] 4327	Xpn01 12/02	08/95	\$550	\$0	\$0		REV		15	0	0	0	R-1
Monthly Payment: \$0 PAID CURRENT ACCOUNT LAST PAID:														
I	CITIFINANCIAL [REDACTED] 8321	Xpn01 03/03	03/01		\$0	\$0		1X		25	0	0	0	I-1
Monthly Payment: \$0 PAID CURRENT ACCOUNT LAST PAID:														

PUBLIC RECORDS

Borrower/Co-Borrower:	Borrower	Public Record Type:	TaxLienOther
Bureau:	Tuc	Docket #:	92309931
Date Filed:	2009-08-20		
Amount:	\$4,771		
Case Number:	92309931		
Comments:	STATE TAX LIEN		

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT			SPOUSE			PAGE
JAMES B MCDONALD						Page 8 of 11
Report No. P554F4	Date Ordered 07/20/12	Requested By [REDACTED] MARK	Loan Number [REDACTED] 244	Prepared By	Date Completed 07/20/12	Date Revised

PUBLIC RECORDS

Borrower/Co-Borrower: Borrower
Bureau: Xpn
Date Filed: 2009-08-20
Amount: \$4,771
Case Number: 092309931
Member Code: KING COUNTY SUPERIOR
Court Name: KING COUNTY SUPERIOR
Comments: JUDGEMENT.

Public Record Type: Judgment
Docket #: 092309931
Plaintiff: STATE OF WASHINGTON

Borrower/Co-Borrower: Borrower
Bureau: Xpn
Date Filed: 2010-07-22
Amount: \$0
Case Number: 1018496SJS
Member Code: US BKPT CT WA SEATTL
Court Name: US BKPT CT WA SEATTL
Comments: BANKRUPTCY CHAP. 7 DISMISSED.

Public Record Type: BankruptcyChapter7
Date Released: 09/29/10
Docket #: 1018496SJS

INQUIRIES

Inquirer Name	Inquiry Date	Repository	Subscriber Code
GREEN TREE SERVICING	04/24/12	Xpn01	1928081
GREEN TREE SERVICING	09/16/11	Xpn01	1638450
COMCAST	09/05/11	Efx01	910UZ85866

ADDITIONAL INFORMATION

EFX ADDRESS DISCREPANCY: (N) NO SUBSTANTIAL DIFFERENCE OCCURRED
 EFX CREDIT REPORT SSN: [REDACTED]
 EFX CREDIT REPORT SSN CONFIRMED: Y
 EFX INQUIRY SSN: [REDACTED]
 EFX INQUIRY SSN DATE ISSUED: [REDACTED]
 EFX INQUIRY SSN STATE ISSUED: [REDACTED]
 EFX SSN MATCH INDICATOR: YYYYYYYY
 XPN DISPLAYED SSN IS THE SAME AS INQUIRY SSN
 XPN SSN MATCH INDICATOR: YYYYYYYY
 TUC 05 - Exact match between SSN on input and SSN on file
 EFX BORROWER: SSN ISSUE STATE: [REDACTED] SSN ISSUE DATE: [REDACTED]

ID[REDACTED] V[5] M N[REDACTED] E[I] R D[REDACTED] SSN[REDACTED] S
 D[REDACTED] L[MCDONALD] F[JAMES] M[B] H
 N[14840] SN[119TH PLACE] ST[] C[KIRKLAND] S[WA]
 Z[98034] Z4[0]
 TU-[001]{12-01-B -03600327- -MCDONALD -JAMES
 -BRADLEY - -
 -[REDACTED]-20120720-152853]

CONSUMER REFERRAL

Repository: Efx01 **Date:** 07/20/12
Name: JAMES B MCDONALD

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT			SPOUSE			PAGE
JAMES B MCDONALD						Page 9 of 11
Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
P554F4	07/20/12	[REDACTED] MARK	[REDACTED] 244		07/20/12	

CONSUMER REFERRAL

EQUIFAX INFORMATION SERVICES LIC
P O BOX 740241
ATLANTA, GA 303740241
(800) 685-1111

Repository: Xpn01 Date: 07/20/12

Name: JAMES B MCDONALD
EXPERIAN
701 EXPERIAN PARKWAY
PO BOX 2002
ALLEN, TX 75013
(888) 397-3742

Repository: Tuc01 Date: 07/20/12

Name: JAMES B MCDONALD
TRANSUNION
2 BALDWIN PLACE, P.O.BOX 1000
CHESTER, PA. 19022
(800) 888-4213

CREDITOR CONTACT INFORMATION

AFNI	[REDACTED]	(888)216-2408
PO BOX 3097, BLOOMINGTON, IL 61702		
ALLIANCEONE	[REDACTED]	(800)456-8838
6565 KIMBALL DR, GIG HARBOR, WA 98335		
BK OF AMER	[REDACTED]	(800)669-6607
4161 PIEDMONT PKWY, GREENSBORO, NC 27410		
BK OF AMER	[REDACTED]	(800)759-6262
DE5 019 03 07 4060 OGLETOWN STANTON RD, NEWARK, DE 19714		
BRCLYSBANKDE	[REDACTED]	(302)255-8000
125 S WEST ST, WILMINGTON, DE 19801		
CHASE	[REDACTED]	(800)955-9900
PO BOX 15298, WILMINGTON, DE 19850		
CITI/SHELL	[REDACTED]	BY MAIL ONLY
PO BOX 6497, SIOUX FALLS, SD 57117		
CITIFINANCIA	[REDACTED]	(800)922-6235
BSP13A 300 SAINT PAUL PLA, BALTIMORE, MD 21202		
CITIFINANCIAL	[REDACTED]	(800)922-6235
300 SAINT PAUL PL, BALTIMORE, MD 21202		
DISCOVER FIN	[REDACTED]	
PO BOX15316 ATT CMS PROD DEVELOP, WILMINGTON, DE 19850		
DSNB MACYS	[REDACTED]	(800)243-6552
911 DUKE BLVD, MASON, OH 45040		
EVERGRN PROF	[REDACTED]	(206)223-1676
12100 NE 195TH ST STE 18, BOTHELL, WA 98011		
GREEN TREE	[REDACTED]	(855)812-1402
PO BOX 6172, RAPID CITY, SD 57709		
JARED	[REDACTED]	
375 GHENT RD., AKRON, OH 44333		
MEDICAL	[REDACTED]	

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE		PAGE
JAMES B MCDONALD						Page 10 of 11
Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
P554F4	07/20/12	[REDACTED], MARK	[REDACTED] 1244		07/20/12	

CREDITOR CONTACT INFORMATION

MEDICAL

MEDICAL

MOR FURNITUR

CSCL DISPUTE TEAM MACN823504M PO BOX 14517, DES MOINES, IA 50306

NAR INC

NCO FIN/55

(877)433-9990

PO BOX 13570, PHILADELPHIA, PA 19101

ONEWEST BANK

(800)781-7399

6900 BEATRICE DRIVE PO BOX 4045, KALAMAZOO, MI 49003

ONEWEST BANK

(800)781-7399

6900 BEATRICE DRIVE PO BOX 4045, KALAMAZOO, MI 49003

SALLIE MAE

BY MAIL ONLY

PO BOX 9500, WILKES BARRE, PA 18773

SALLIE MAE

BY MAIL ONLY

PO BOX 9500, WILKES BARRE, PA 18773

SALLIE MAE

BY MAIL ONLY

PO BOX 9500, WILKES BARRE, PA 18773

SALLIE MAE

BY MAIL ONLY

PO BOX 9500, WILKES BARRE, PA 18773

SEARS/CBNA

BY MAIL ONLY

PO BOX 6282, SIOUX FALLS, SD 57117

WESTCOASTADJ

WFDS/WDS

BY MAIL ONLY

PO BOX 1697, WINTERVILLE, NC 28590

7360 S KYRENE RD, TEMPE, AZ 85283

7360 S KYRENE RD, TEMPE, AZ 85283

15815 25TH AV W., LYNNWOOD, WA 98087

KING COUNTY
SUPERIORUS BKPT CT WA
SEATTL

SSN CHECK RESULTS

Repository: Efx01

Name: JAMES B MCDONALD

IDENTITY SCAN: IDENTITY SCAN DID NOT DETECT ANY ALERTS

Repository: Xpn01

Name: JAMES B MCDONALD

Repository: Tuc01

EQUIFAX MORTGAGE SOLUTIONS

APPLICANT				SPOUSE		PAGE
JAMES B MCDONALD						Page 11 of 11
Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
P554F4	07/20/12	[REDACTED], MARK	[REDACTED] 1244		07/20/12	

SSN CHECK RESULTS**Name:** JAMES B MCDONALD [REDACTED]

HAWK ALERT: HAWK SYSTEM ACCESS NOT AUTHORIZED

HAWK ALERT: SUBSCRIBER CODE NOT AUTHORIZED FOR REQUESTED PRODUCT

VARIATIONS**Repository:** Efx01 **Date:** 07/20/12**Since:** [REDACTED]**Name:** JAMES B MCDONALD [REDACTED]

Also Known As: JAMES B MCDONALD

Current Address: 14840 119TH PL NE, KIRKLAND, WA 98034

Former Address: 14500 ADMIRALTY WAY, APT H303, LYNNWOOD, WA 98087

Former Address: 9020 N HUNTER AVE, KANSAS CITY, MO 64157

Employer: KG MENS STORE, UNK

Repository: Xpn01 **Date:** 07/20/12**Since:** [REDACTED]**Name:** JAMES B MCDONALD [REDACTED]

Also Known As: JAMES B MCDONALD

Current Address: 14840 119TH PL NE, KIRKLAND, WA 98034

Former Address: 9020 HUNTER AVE, KANSAS CITY, MO 64157

Employer: ST EDWARDS UNIVERSITY, 04/01/1996-04/01/1996

Repository: Tuc01 **Date:** 07/20/12**Since:** [REDACTED]**Name:** JAMES B MCDONALD [REDACTED]

Also Known As: JAMES BRADLEY MCDONALD

Current Address: 14840 NE 119TH PL, KIRKLAND, WA 98034

Former Address: 14500 ADMIRALTY WY, APT H303, LYNNWOOD, WA 98087

Former Address: 9020 N HUNTER AV, KANSAS CITY, MO 64157

**** End of Report 07/20/12 4:28PM ****

ONEWEST BANK FSB

ORDER NUMBER: P554F4
CONSUMER REPORTING AGENCY:

DATE ORDERED: 07/20/12
REPORT PREPARED FOR:

EQUIFAX MORTGAGE SOLUTIONS
 6 EAST CLEMENTON RD
 GIBBSBORO, NJ 08026
 PHONE: (877) 897-4995

ONEWEST BANK FSB
 255 W BARRANCA ST
 WEST COVINA, CA 91791
 PHONE: (626) 859-5442

BORROWER'S INFORMATION

NAME: JAMES B MCDONALD

Your Credit Score and the Price You Pay for Credit**Your Credit Score**

Your Equifax Credit Score	Score: [REDACTED] Source: EQUIFAX BEACON 5.0 FACTA Date: 07/20/2012
Your Experian Credit Score	Score: [REDACTED] Source: EXPERIAN FAIR ISAAC V2 Date: 07/20/2012
Your Trans Union Credit Score	Score: [REDACTED] Source: TRANS UNION FICO RISK SCORE CLASSIC 04 Date: 07/20/2012

Understanding Your Credit Score

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>EQUIFAX BEACON 5.0 FACTA : Scores range from a low of 334 to a high of 818.</p> <p>EXPERIAN FAIR ISAAC V2 : Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION FICO RISK SCORE CLASSIC 04 : Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your Equifax score compares to the scores of other consumers	Your Equifax credit score ranks higher than [REDACTED] percent of U.S. consumers.

Key factors that adversely affected your Equifax credit score	00038 SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00013 TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
How your Experian score compares to the scores of other consumers	Your Experian credit score ranks higher than 6 percent of U.S. consumers.
Key factors that adversely affected your Experian credit score	38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH 08 TOO MANY INQUIRIES LAST 12 MONTHS
How your Trans Union score compares to the scores of other consumers	Your Trans Union credit score ranks higher than 6 percent of U.S. consumers.
Key factors that adversely affected your Trans Union credit score	038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK OR OTHER REVOLVING ACCOUNTS 018 NUMBER OF ACCOUNTS WITH DELINQUENCY
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free credit report- By telephone : Call toll-free: 1-877-322-8228 On the web : Visit www.annualcreditreport.com By mail : Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	

	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>
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